

FROM  
James G. Gatto  
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No. Pages (Including this page) 21

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(703) 905-2500.

In re PATENT APPLICATION of

Inventor(s)	James G. Gatto	Examiner:	Karl FRECH
Appln. No.	10/623,656	Group Art Unit:	4748
Filed:	July 22, 2003	Atty. Dkt.	92654-004-404
TITLE:	Electronic Fund Transfer or Transaction System	Date:	November 24, 2004

Name or type of signed paper being transmitted:  
REPLY TO OFFICE ACTION

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Name James G. Gatto Sig James Gatto Date November 24, 2004  
Reg. No. 32,694 James G. Gatto

NOV 24 2004

Attorney Docket No. 92654-004-404

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: James G. Gatto

Application No.: 10/623,656

Group Art Unit: 4748

Filed: July 22, 2003

Examiner: Karl Frech

For: Electronic Fund Transfer or Transaction System

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY TO OFFICE ACTION**

Dear Sir:

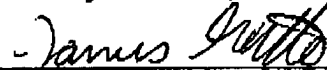
The following is a response to the Office Action mailed August 26, 2004 in the above-identified application.

Claims 1-18 are rejected in the Office Action, however Claims 1-18 were cancelled by a Preliminary Amendment filed July 22, 2003. Copies of the submitted Preliminary Amendment and the date-stamped postcard are attached.

Applicant requests entry of the Preliminary Amendment and issuance of a new Office Action based on the submitted claim set (19-45). Applicant further requests withdrawal of the rejection of claims 1-18.

Date: November 24, 2004

Respectfully submitted,

  
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James G. Gatto  
Registration No. 32,694  
(703) 477-8845

COPY

Atty Docket No.: 92654-004-404

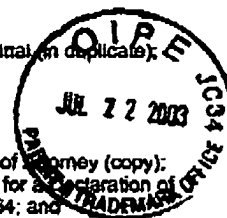
Inventor(s): JAMES G. GATTO

Serial No.: To be assigned Filing Date: Herewith

Title: ELECTRONIC FUND TRANSFER OR TRANSACTION  
SYSTEM

Documents Filed:

1. New Utility Patent Application Transmitted (in duplicate);
2. 35 pgs. Specification;
3. 4 pgs. Claims;
4. 1 pg. Abstract;
5. 6 pgs. formal drawings;
6. Supplemental Declaration and Power of Attorney (copy);
7. Preliminary Amendment and Request for a Declaration of  
Interference with U.S. Patent 6,422,464; and
8. Check in the amount of \$430.00.



VIA HAND DELIVERY

Sender's Initials: JGG/mrs

Date: July 22, 2003

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Army Docket No.: 92654-004-404

James G. GATTO

Serial No.: *to be assigned*

Examiner: *Frech*

Filing Date: *Herewith*

Art Unit: 2876

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For: ELECTRONIC-FUND TRANSFER OR  
TRANSACTION SYSTEM

Mail Stop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**PRELIMINARY AMENDMENT AND REQUEST FOR A DECLARATION OF  
INTERFERENCE WITH U.S. PATENT 6,422,464**

Dear Sir:

Prior to initial examination on the merits, please amend the above-identified application  
as set forth below.